

<i>SERFF Tracking Number:</i>	<i>NALH-125691702</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Midland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39272</i>
<i>Company Tracking Number:</i>	<i>AR143A</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>GMWB</i>		
<i>Project Name/Number:</i>	<i>GMWB INFORMATIONAL/AR143A</i>		

## Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: GMWB	SERFF Tr Num: NALH-125691702	State: ArkansasLH
TOI: A03I Individual Annuities - Deferred Variable	SERFF Status: Closed	State Tr Num: 39272
Sub-TOI: A03I.002 Flexible Premium	Co Tr Num: AR143A	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Chandra Chase, Deanna Hoffman, Chris Cairns	Disposition Date: 06/16/2008
	Date Submitted: 06/11/2008	Disposition Status: Accepted For Informational Purposes
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: GMWB INFORMATIONAL  
 Project Number: AR143A  
 Requested Filing Mode: Informational

Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:  
 Filing Status Changed: 06/16/2008  
 State Status Changed: 06/16/2008  
 Corresponding Filing Tracking Number:  
 Filing Description:

MIDLAND NATIONAL LIFE INSURANCE COMPANY  
 NAIC #431-66044 FEIN #46-0164570

Status of Filing in Domicile: Pending  
 Date Approved in Domicile:  
 Domicile Status Comments: Filing concurrently as informational in state of domicile, Iowa.  
 Market Type: Individual  
 Group Market Size:  
 Group Market Type:  
 Deemer Date:

INFORMATIONAL FILING

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Re: AR143A - Guaranteed Minimum Withdrawal Benefit (GMWB) Rider (previously approved by your department on 03/08/2006)

Effective upon your receipt of this information and SEC approval of the prospectus, we will be offering two additional options on the Guaranteed Minimum Withdrawal Benefit (GMWB) Rider (referenced above). This rider is available on variable contract forms AS117A and AS118A, previously approved by your department. The three options for this rider will be:

1. Lifetime Payment Amount (LPA) starts at age 65 for a cost of 0.75% (current option)
2. LPA starts at age 59.5 for a cost of 0.80% (new option)
3. LPA starts at age 55 for a cost of 0.85% (new option)

The selection for this option will be made available on Annuity Supplemental Application, form 10804V, or state variation, if applicable. The option selection will appear on form 10840V as shown below (this section of our original supplemental application was filed as option bracketed to allow for variability):

- Five for Life Plus (Not available with GMIB Plus or the Estate Planning Rider)
- Lifetime Payment Amount (LPA) starting at the Lifetime Payout Commencement Age on or after the Covered Person's Attained Age 65. Rider Cost will be 0.75%
- LPA starting at the Lifetime Payout Commencement Age on or after the Covered Person's Attained 59 1/2. Rider Cost will be 0.80%.
- LPA starting at the Lifetime Payout Commencement Age on or after the Covered Person's Attained 55. Rider Cost will be 0.85%.

Form 10804V, Annuity Supplemental Application, was approved by your department on 03/08/2006. The Statement of Variability, filed with the original filing, provides a range for the Lifetime Payout Commencement Age of 0 - 100, as well as the Rider Cost range of 0% - 5.00%. Our new options are within these ranges.

If you have further questions concerning this submission, please contact me at 1-877-586-0240 x 35881.

## Company and Contact

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 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium  
 Product Name: GMWB  
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### Filing Contact Information

Dee Hoffman, Product Compliance Analyst dhoffman@mnlife.com  
 4601 Westown Parkway (877) 586-0240 [Phone]  
 West Des Moines, IA 50266 (800) 225-1682[FAX]

### Filing Company Information

Midland National Life Insurance Company	CoCode: 66044	State of Domicile: Iowa
525 W. Van Buren Street	Group Code: 431	Company Type: Life and Annuity
Chicago, IL 60607	Group Name:	State ID Number:
(800) 800-3656 ext. [Phone]	FEIN Number: 46-0164570	

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### Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$0.00	06/11/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/16/2008	06/16/2008

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## **Disposition**

Disposition Date: 06/16/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		No
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No

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## **Rate Information**

Rate data does NOT apply to filing.